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DATE: February 18, 2004

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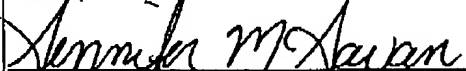
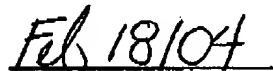
FROM: Douglas S. Johnson

FAX NO. (703) 305-7687

TOTAL NO. OF PAGES

INCLUDING COVER SHEET IS: 9

Our File: SJ-10321US

Re: United States Patent Application No. 09/188,827
Title: Lender and Insurer Transaction Processing System and Method
Applicant: John Francis ReganI HEREBY CERTIFY THAT THIS PAPER IS FACSIMILE TRANSMITTED TO THE
UNITED STATES PATENT AND TRADEMARKS OFFICE ON THE DATE SHOWN
BELOW.
Jennifer McGowan
Date

If you do not receive all the pages, please telephone Jennifer McGowan at (416) 368-8313, Ext. 149

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Application No. 09/188,827
Amendment dated August 18, 2003
Reply to Office Action of February 18, 2004

Page 1

CERTIFICATION OF FACSIMILE TRANSMISSION

I hereby certify that this paper for S.N. 09/188,827 is being facsimile transmitted to the Patent and Trademark Office Fax No. (703) 305-7687 on the date shown below.

Jennifer McGowan
Jennifer McGowan
Facsimile No. (416) 368-1645

February 18, 2004
February 18, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: John Francis Regan

For: **LENDER AND INSURER TRANSACTION
PROCESSING SYSTEM AND METHOD**

Serial No.: 09/188,827

Filed: 11/09/1998

Art Unit: 3621

Our Reference: SJ-10321US

133 Richmond Street West
Toronto, Ontario M5H 2L7

February 18, 2004

✓
2/18/2004
Commissioner of Patents and Trademarks
Washington, D.C. 20231

Attention: Examiner John W. Hayes

Dear Sir:

AMENDMENT

✓ In response to the Office Action of August 18, 2003,
please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.